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April 23, 2018
Board Meeting

In attendance:

Executive Committee: Carol Conway, Ingrid Martin, John Dodd, Sandra Moody, Debbie Boop

CAHU: Bill Barrett

Greater Cincinnati: Gerry Stricker, Dave Kross

Northeast: Rich Muccio, Shelley Chornak

Northwest: Ben Otley, Vicki Donovan-Lyle

Western Reserve: Karen Armstrong, Julie Ginnis

CCI – Andre Bradley

Admin: Jackie Symons

Carol Conway called the meeting to order at 10:34 AM

Ben Otley made a motion to approve the March board minutes as presented, seconded by Debbie Boop. Motion passed.

360 Program

Debbie stated we are still trying to get the word out. We have had feedback from members resulting in Bev from CareWorks fielding some questions. COSE is trying to roll out a similar program. Ben mentioned they had a CE presentation at their recent product fair and it was a good presentation and Bev gave an overview of the program. Sandra held a small gathering for her clients to hear about the program. This is a good opportunity to obtain revenue for the locals and the state.

OAHU Board Elections

Carol reported to the board that Debbie, as past president, was unable to find someone who could volunteer for the treasurer position; therefore, Debbie has volunteered to come back on the state board.

President's report

There has been a big drive the last two week as we have been working on the membership drive pilot program with NAHU. We were supposed to receive a list of new agents, but we received a very old list that contained even members who have passed away over five years ago.

J&M first ran the list through a program to remove bad email addresses. They then sorted by zip code and sent the list to each local for them to scrub it further.

The initial email will be sent to the remaining people on the list and next week the OAHU newsletter will be sent to them as well. J&M staff is making phone calls to weed out those not in the business any longer or not selling health insurance. They are also asking if they are interested in joining OAHU.

Heather Harte, NAHU, sent an email to the membership chairs that the contest is on until end of April. Since April 1 OAHU has added 15 new members, biggest growth. This is the largest increase we have had in a long time.

4/23/2018,

The local that sent their scrubbed list back first was WR, then CAHU, NW and GC. J&M will work on list in the order we received them back from the locals. Ingrid thanked J&M for all their help and mentioned they couldn't have done it without JM help.

Carol reported that she was told by Mike Deagle, Region 3 President, that we were chosen for the pilot program and that the list would be all new agents. That was not the case, and Carol has been vocal with Mike Deagle as well as sharing her comments with Mike Embry, NAHU President regarding the credibility of the list and the timing of the list. We were supposed to get this in January and just received it. We missed many opportunities as there were expos, Medicare summits, etc.

The locals were reminded that the need to add a new committee position for Vanguard. The job descriptions main guideline is a committee chair that works collaboratively and who "looks long term", present new projects and ideas, full description will be added to board job descriptions. **ACTION ITEM:** Add this job description to the OAHU website positions already on there.

The locals were also reminded to continue to share their program and speakers. For instance, when Mike Embry came to Ohio both Columbus, NE and WR were able to schedule a meeting with him in attendance as well.

CareWorks

Andre Bradley distributed a Group Rating Program Distribution Report. CareWorks is in the midst of a marketing campaign for 2019.

Traditional Group Rating

- 3829 members filed in 2018 group rating program
- \$8,433,900 aggregate premium savings (average savings \$2,284)
- 692% Return on investment
 - 2017 Enrollment
 - 3995 members filed in 2017 group rating program
 - \$8,395,219 aggregate premium savings (average savings \$2,052.62)
 - 596% Return on investment

Group Retrospective Rating

- 255 members filed in 2018 group rating program
- \$8,102,893 aggregate premium savings (average savings \$31,776)
- 1,215% Return on investment
 - 2017 Enrollment
 - 254 members filed in 2017 group rating program
 - \$8,175,694 aggregate premium savings (average savings \$32,188)
 - 1,215% Return on investment

Marketing Summary

- 1290 AC3's (Authorizations for Quotes) Generated
- 41 OAHU Agent AC3's Generated
- 133 new companies enrolled in group rating
- 13% close ratio

299 Companies Not Renewed for 2018

- 158 Rejected by the BWC
- 46 Ineligible due to claims costs
- 45 Cancelled Policy

4/23/2018,

- 35 Letter Cancelling Service
- 12 Policy Combination
- 4 Joined PEO
- 2 Unpaid Bill
- 1 Non-homogenous

Andre advised us that they are talking about reducing group retrospective rating by 30% to 8%. Carol asked Andre about the \$10,000 that OAHU paid to go toward the actuary firm. Andre mentioned that this fee helped get Workers' Compensation to listen to them. The actuary firm is part of the meeting.

Careworks reported that we increased our yearly check and the check should be arriving in a few weeks. Carol's goal is that we have everything settled by June 1, meaning the checks cut and to the locals. She also wants to be sure new members are aware of this program. We would like to have CareWorks reach out to new members.

ACTION ITEM: Andre will report to the board at the next board about the individual who contacted him regarding their parents passing and they wanted to keep the commission.

Treasurers Report

Sandra referred to the P&L dated March 31 and pointed out that income is shy of the budget, but it is the timing of the year. Our annual meeting income and membership income isn't in yet. Expenses are on track. Bottom line is we are in the negative but will catch up as month moves forward.

Carol mentioned that no locals have not submitted for the leg program reimbursement yet and is very pleased that we came in under budget for cap conference.

Chapter Reports

WR

Julie mentioned that their chapter is coming off a high from their meeting last week. Carol Conway Mike Embry spoke, they had 3 nonmembers attended and that all joined. They have 3 new possible board members. Kelly Kroboth will be on the board. Their weakness is that their leg chair doesn't bring back any information. They have all their programs booked through 2018. The business journal staff was at their last meeting and they videotaped an interview with Carol Conway and Mike Embry and it was posted within 24. WR's relationship with the Business Journal is wonderful.

Ben reported that his report is basically the same as it was last month. They are working on collaborating with BBB to put together an ethics course. It will be related to individual insurance. They are working with BBB to update this CE. On April 11 they held their product fair, and CCI spoke on Risk Control 360. Overall it was a successful event. They updated their strategic plan. Ben thanked J&M for their help with the Product Fair.

NorthEast

Mike Embry and Mike Deagle visited the chapter. They had a 3 hour CE and 65 people in attendance. It was a great expo and they are planning their golf outing and their socials are going well. The Region 3 meeting is in Cleveland this August and registration will begin soon.

Greater Cincinnati

Gerry reported that they are working on their incoming board and have a couple of people interested in joining the board.

4/23/2018,

This Thursday they are having a CAP Conference. On May 3 they will be holding their second happy hour. Their first one was very good and hopefully turn this into new members. Later in May they will hold a Leg update and in June they will have Kroger on prescription plans on specialty pharmacy

Membership CE's

We tabled the discussion on reviewing discussion on if a member can earn more than one CE in a day.

Columbus

Bill Barrett reported that their ethics meeting was well attended. All information regarding their programs/speakers are listed on their website. John Green from national will be coming in to speak and each attendee will receive a copy of his book.

Meeting adjourned at 11:44am.